

In the claims:

A. Please rewrite claims 1, 3, 6, 9, 11, 14, 17, 20, 22, 25, 27, 29, 30 and 32-36 as follows (in accordance with 37 C.F.R. § 1.121(c)(1)(ii), marked-up versions of claims 1, 3, 6, 9, 11, 14, 17, 20, 22, 25, 27, 29, 30 and 32-36 showing all of the changes relative to the previous versions of the claims are attached hereto as Appendices 1-18):

1. (Twice Amended) A method of making purchases over a computer network using an account number that identifies a consumer's account from which funds will be withdrawn to pay a purchase price and an authorization number associated with said account number which, when used with said account number, enables withdrawal of funds from said account, said method comprising the steps of:

C1 transmitting said account number over said network from a consumer location to an on-line merchant location;

forwarding said account number over said network from said on-line merchant location to a third party contractor location;

transmitting a query for said authorization number over said network from said third party contractor location to said consumer location;

transmitting said authorization number over said network from said consumer location to said third party contractor location, bypassing said on-line merchant location; and

after said account number and said authorization number are received at said third party contractor location, verifying the validity of said account number and said authorization number.

C2 3. (Amended) The method according to claim 1 wherein said account number and said authorization number are transmitted over said network via encrypted connections.

C3 6. (Amended) The method according to claim 1 including the additional step of transmitting a signal from said third party contractor location to said on-line merchant location indicating whether said account number and said authorization number are valid.

C4 9. (Twice Amended) A system for making purchases over a computer network using an account number that identifies a consumer's account from which funds will be withdrawn to pay a purchase price and an authorization number associated with said account number which, when used with said account number, enables withdrawal of funds from said account, said system comprising:

a first computer at a consumer location, said first computer being connected to said network;

a second computer at an on-line merchant location, said second computer being connected to said network; and

a third computer at a third party contractor location, said third computer being connected to said network;

wherein said account number is transmitted from said first computer to said second computer over said network;

wherein said account number is forwarded from said second computer to said third computer over said network;

wherein a query for said authorization number is transmitted from said third computer to said first computer over said network;

CH wherein said authorization number is transmitted from said first computer to said third computer over said network, bypassing said second computer;

and wherein said third computer, after receiving said account number and said authorization number, verifies the validity of said account number and said authorization number.

C5 11. (Amended) The system according to claim 9 wherein said account number and said authorization number are transmitted over said network via encrypted connections.

C6 14. (Amended) The system according to claim 9 wherein said third computer notifies said second computer whether said account number and said authorization number are valid.

C7 1. 17. (Twice Amended) A method of authorizing a purchase to be made over a computer network using an account number that identifies a consumer's account from which funds will be withdrawn to pay a purchase price and an authorization number associated with said account number which, when used with said account number, enables withdrawal of funds from said account, said method comprising the steps:

receiving at a third party contractor location said account number transmitted over said network from an on-line merchant location;

transmitting a query for said authorization number over said network from said third party contractor location to a consumer location;

c7  
receiving at said third party contractor location said authorization number transmitted over said network from said consumer location, bypassing said on-line merchant location; and after receiving said account number and said authorization number at said third party contractor location, verifying the validity of said account number and said authorization number.

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c8  
\*20. (Amended) The method according to claim 17 including the additional step of transmitting a signal from said third party contractor location to said on-line merchant location indicating whether said account number and said authorization number are valid.

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22. (Twice Amended) A system for authorizing a purchase to be made over a computer network using an account number that identifies a consumer's account from which funds will be withdrawn to pay a purchase price and an authorization number associated with said account number which, when used with said account number, enables withdrawal of funds from said account, said system comprising:

c9  
a computer connected to said network;  
said computer being configured to receive said account number transmitted over said network from an on-line merchant's computer, transmit a query for said authorization number over said network to a consumer's computer, receive said authorization number transmitted over said network from said consumer's computer bypassing said on-line merchant's computer, and, after receiving said account number and authorization number, verify the validity of said account number and said authorization number.

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C10 25. (Amended) The system according to claim 22 wherein said computer is configured to notify said on-line merchant's computer whether said account number and said authorization number are valid.

C11 27. (Amended) The method according to claim 1 wherein said account number is an ATM card number and said authorization number is a PIN associated with said ATM card number.

29. (Amended) The system according to claim 9 wherein said account number is an ATM card number and said authorization number is a PIN associated with said ATM card number.

C12 30. (Amended) The method according to claim 17 wherein said account number is an ATM card number and said authorization number is a PIN associated with said ATM card number.

C13 32. (Amended) The system according to claim 22 wherein said account number is an ATM card number and said authorization number is a PIN associated with said ATM card number.

33. (Amended) A method of making purchases over the Internet comprising the steps:

transmitting an ATM card number which will be used to pay a purchase price over the

Internet from a web browser on a consumer's computer to an on-line merchant's web site;

forwarding said ~~first~~ <sup>ATM card</sup> number over the Internet from said on-line merchant's web site to a

verification computer;

transmitting over the Internet from said verification computer to said web browser on said consumer's computer a request for a PIN associated with said ATM card number;

inputting said PIN into said web browser on said consumer's computer and transmitting  
said PIN over the Internet from said consumer's computer to said verification computer <sup>said</sup> bypassing on-line merchant's web site;  
determining using said verification computer whether said ATM card number and said  
PIN are valid; and

transmitting a message over the Internet from said verification computer to said on-line  
merchant's web site indicating whether said ATM card number and PIN are valid.

34. (Amended) A system for making purchases over the Internet comprising:

a consumer computer connected to the Internet having a web browser;

an on-line merchant's web site connected the Internet; and

a verification computer connected to the Internet;

said consumer computer being configured to transmit over the Internet, using said web  
browser, (1) an ATM card number which will be used to pay a purchase price to said on-line  
merchant's web site and (2) a PIN associated with said ATM card number to said verification  
computer in response to a query from said verification computer <sup>said</sup> bypassing on-line merchant's web site;

said on-line merchant's web site being configured to forward said ATM card number to  
said verification computer over the Internet; and

said verification computer being configured to query said consumer computer over the  
Internet for said PIN, determine the validity of said ATM card number and said PIN, and  
transmit a message over the Internet to said on-line merchant's web site indicating whether said  
ATM card number and PIN are valid.

35. (Amended) A method of authorizing a purchase to be made over the Internet comprising the steps:

receiving at a verification computer a consumer's ATM card number which will be used to pay a purchase price transmitted over the Internet from an on-line merchant's web site;

transmitting over the Internet a query for a PIN associated with said ATM card number from said verification computer to a consumer computer;

receiving at said verification computer said PIN transmitted over the Internet from said consumer computer *by passing <sup>said</sup> on-line merchant's web site;*

verifying the validity of said ATM card number and said PIN using said verification computer; and

*C13* transmitting a message over the Internet from said verification computer to said on-line merchant's web site indicating whether said ATM card number and PIN are valid.

36. (Amended) A system for authorizing a purchase to be made over the Internet comprising:

a verification computer connected to the Internet;

said verification computer being configured to receive a consumer's ATM card number which will be used to pay a purchase price transmitted over the Internet from an on-line

merchant's web site, transmit a query over the Internet to a consumer computer for a PIN

*mn* associated with said ATM card number, receive said PIN transmitted over the Internet from said consumer computer *bypassing <sup>said</sup> on-line merchant's web site;* verify the validity of said ATM card number and PIN, and transmit a

message over the Internet to said on-line merchant's web site indicating whether said ATM card number and PIN are valid.

B. Please delete claims 2 and 10 without prejudice.

C. Please enter new claims 37 and 38 as follows:

37. (New) A system for making purchases over a computer network using an account number that identifies a consumer's account from which funds will be withdrawn to pay a purchase price and an authorization number associated with said account number which, when used with said account number, enables withdrawal of funds from said account, said system comprising:

means for transmitting said account number over said network from a consumer location to an on-line merchant location;

means for forwarding said account number over said network from said on-line merchant location to a third party contractor location;

means for transmitting a query for said authorization number over said network from said third party contractor location to said consumer location;

C14 means for transmitting said authorization number over said network from said consumer location to said third party contractor location, bypassing said on-line merchant location; and

means for verifying the validity of said account number and said authorization number after said account number and said authorization number are received at said third party contractor location.

38. (New) A system for authorizing a purchase to be made over a computer network using an account number that identifies a consumer's account from which funds will be withdrawn to pay a purchase price and an authorization number associated with said account number which, when



used with said account number, enables withdrawal of funds from said account, said system comprising:

means for receiving at a third party contractor location said account number transmitted over said network from an on-line merchant location;

means for transmitting a query for said authorization number over said network from said third party contractor location to a consumer location;

CH means for receiving at said third party contractor location said authorization number transmitted over said network from said consumer location, bypassing said on-line merchant location; and

means for verifying the validity of said account number and said authorization number after said account number and said authorization number are received at said third party contractor location.

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